

UNITED COLLECTION BUREAU, INC.  
5620 SOUTHWYCK BLVD SUITE 206  
TOLEDO OH 43614

June 1, 2018  
1-888-222-0091

ANNA SOLOVYOVA  
2881 W 12TH ST APT 9A  
BROOKLYN NY 11224-3022

Creditor:  
Regarding:  
Last Four Digits of Creditor Account Number:  
United Collection Bureau, Inc. Reference Number:  
Account Balance:

DEPARTMENT STORES NATIONAL BANK (DSNB)  
BLOOMINGDALES  
XXXXXXXXXXXX6625  
4846  
\$3904.05

Dear ANNA SOLOVYOVA:

Great News!!! United Collection Bureau, Inc. acting on behalf of DEPARTMENT STORES NATIONAL BANK (DSNB), is willing to reduce your balance by offering you the following settlement offers:

REPAYMENT PLAN OPTIONS

**Option #1** A lump sum payment of \$3,201.32 to settle the account, due by 06-22-2018.  
(Refer to plan 4809497) (A 18% savings)

**Option #2** A settlement of \$3,318.44 in six payments, the first payment of \$553.09 due by the 22nd of this month and five additional payments of \$553.07 due by the 22nd of each month.  
(Refer to plan 4809498) (A 15% savings)

Upon the timely receipt of the entire agreed upon settlement amount and clearance of funds this account will be settled and United Collection Bureau, Inc. will report the settlement to your creditor. We are not obligated to renew these offers.

HOW TO TAKE ADVANTAGE OF ONE OF THE REPAYMENT PLAN OFFERS???

3 Easy Ways to Pay:

- Please scan the QR code below to be directed to our website to make a payment, or you can go to: [www.ucbinc.com](http://www.ucbinc.com), click on make a payment and follow the prompts.
- Mail the bottom tear off portion of this letter and return with your payment in the envelope provided.
- Call us toll free at 1-888-222-0091 to schedule your plan.
- Please make payments payable to DSNB.



If for any reason you are unable to take advantage of the two options listed above, please call us at 1-888-222-0091 and we will customize a repayment plan for you.

Please contact the undersigned with respect to any questions or concerns you may have.

Sincerely,  
Brian Macionsky  
United Collection Bureau, Inc.

Business Hours: 8:00 a.m. – 9:00 p.m. ET Monday – Thursday  
8:00 a.m. – 7:00 p.m. ET Friday

This is an attempt to collect a debt by United Collection Bureau, Inc., a debt collector, and any information obtained will be used for that purpose.

Please select one of the options listed on the back tear off portion of this letter, and return it with your payment.

SEE REVERSE SIDE FOR IMPORTANT INFORMATION

603CU027000CSIFM2

PLEASE RETURN THIS PORTION WITH PAYMENT. DO NOT ATTACH CHECK TO STUB.  
PLEASE MAKE YOUR PAYMENT PAYABLE TO DSNB.

PO BOX 1448  
MAUMEE OH 43537  
ADDRESS SERVICE REQUESTED

Creditor: DEPARTMENT STORES NATIONAL BANK (DSNB)  
Regarding: BLOOMINGDALES  
Last Four Digits of Creditor Account Number: XXXXXXXXXXXX6625  
Account Balance: \$3904.05  
United Collection Bureau, Inc. Reference No: 4846  
United Collection Bureau, Inc. Telephone No: 1-888-222-0091

REMIT TO:

June 1, 2018

UNITED COLLECTION BUREAU, INC.  
PO BOX 1448  
MAUMEE OH 43537

ANNA SOLOVYOVA  
2881 W 12TH ST APT 9A  
BROOKLYN NY 11224-3022

866316097

We are required under state law to notify consumers of the following rights. This list does not contain a complete list of the rights consumers have under state and federal law.

When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction.

**CALIFORNIA:** The state Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8 a.m. or after 9 p.m. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 1-877-FTC-HELP or [www.ftc.gov](http://www.ftc.gov). Nonprofit credit counseling services may be available in the area.

**COLORADO:** FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT, SEE [WWW.COAG.GOV/CAR](http://WWW.COAG.GOV/CAR). A consumer has the right to request in writing that a debt collector or collection agency cease further communication with the consumer. A written request to cease communication will not prohibit the debt collector or collection agency from taking any other action authorized by law to collect the debt. Payments can be made in person at: Colorado Manager, Inc., Building B, 80 Garden Center, Suite 3, Broomfield, Colorado 80020, 303-920-4763.

**IDAHO:** Toll Free 1-866-209-0622 during normal business hours.

**KANSAS:** An investigative consumer report, which includes information as to your character, general reputation, personal characteristics and mode of living, may have been requested. You have the right to request additional information, which includes the nature and scope of the investigation.

**MAINE:** Hours of operation (ET): Monday through Thursday, 8:00 a.m. to 8:00 p.m.; Friday, 8:00 a.m. to 5:00 p.m.

**MASSACHUSETTS: \*\*NOTICE OF IMPORTANT RIGHTS\*\*** You have the right to make a written or oral request that telephone calls regarding your debt not be made to you at your place of employment. Any such oral request will be valid for only ten days unless you provide written confirmation of the request postmarked or delivered within seven days of such request. You may terminate this request by writing to the debt collector. Hours of operation (ET): Monday through Thursday, 8:00 a.m. to 8:00 p.m.; Friday, 8:00 a.m. to 5:00 p.m.

**MINNESOTA:** This collection agency is licensed by the Minnesota Department of Commerce.

**NEW YORK CITY:** New York City Department of Consumer Affairs License Number 1004887.

**NORTH CAROLINA:** North Carolina Permit Numbers: 101866, 3843, 4022 and 4367.

**TENNESSEE:** This collection agency is licensed by the Collection Service Board of the Department of Commerce and Insurance.

**WISCONSIN:** This collection agency is licensed by the Division of Banking in the Wisconsin Department of Financial Institutions, [www.wdfi.org](http://www.wdfi.org).

If you have a concern about the way we are collecting this debt, please call our toll-free Consumer Service Hotline at 1-866-209-0622, email us at [UCBCompliance@ucbinc.com](mailto:UCBCompliance@ucbinc.com), or mail us at United Collection Bureau, Inc., Compliance Department, 5620 Southwyck Blvd, Ste 206, Toledo, OH 43614. Please include your account number on all communication.

UCBV15 08.23.17

Please select one of the following options and return with your payment:

- ☐ **Repayment Option #1** Enclosed is my payment of \$3,201.32 (a 18% discount). This payment will settle my account, upon clearance of funds.
- ☐ **Repayment Option #2** Enclosed is my first payment of \$553.09 towards the settlement balance of \$3,318.44 (a 15% discount).